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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|--|-------------|----------------------|------------------------------|------------------------|
| 10/045,632 | 10/26/2001 | Susan M. Milberger | 020375-000230US | 9798 |
| 20350 7590 11/16/2007 TOWNSEND AND TOWNSEND AND CREW, LLP TWO EMBARCADERO CENTER EIGHTH FLOOR SAN FRANCISCO, CA 94111-3834 | | | EXAMINER CHANDLER, SARA M | |
| | | | ART UNIT 3693 | PAPER NUMBER |
| | | | MAIL DATE 11/16/2007 | DELIVERY MODE PAPER |

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Interview Summary

Application No.

10/045,632

Applicant(s)

MILBERGER ET AL.

Examiner

Sara Chandler

Art Unit

3693

All participants (applicant, applicant's representative, PTO personnel):

(1) Sara Chandler.(3) Tadd Wilson.(2) Jagdish Patel.

(4) ____.

Date of Interview: 01 November 2007.

Type: a) ☒ Telephonic b) ☐ Video Conference
c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☐ No.

If Yes, brief description: ____.

Claim(s) discussed: 1.

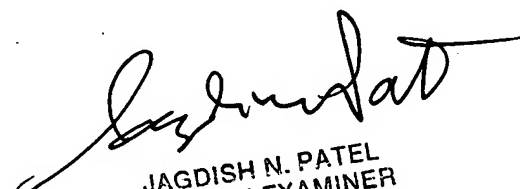
Identification of prior art discussed: Doggett.

Agreement with respect to the claims f) ☐ was reached. g) ☒ was not reached. h) ☐ N/A.

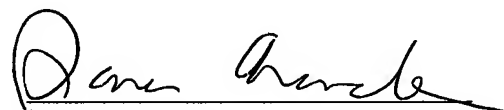
Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.


JAGDISH N. PATEL
PRIMARY EXAMINER

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.


Examiner's signature, if required

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Applicant was provided opportunity to describe their invention and what was believed to be distinctions between the prior art. Examiners provided the following suggestions to help advance prosecution:

The following limitations should be incorporated in every single independent claim.

1) Define terms- i.e., handler- financial institution vs. individual? interfaced w/payment enabler?, stored value fund - internal vs. external? single vs. 2 or more (i.e., one account for payor and another for payee)? temporary vs. long term, account? 2) Clarify who or what is performing each step. 3) Provide a positively and actively recited step that converting the credit value input from the handler(s) of the payor to the credit value output from the handler(s) of the payee (e.g., money to mileage credit, 1st currency to 2nd currency). 4) Is a payor always putting money in via first group of handler? Is payee always taking money out via second group of handlers? If so, must the payee be designated or identified? Can there be a plurality of payors and/or payees? 5) Now that you have all these different handlers focus on what is actually done because there are a plurality of handlers. What steps are performed? Currently, this is nonfunctional because nothing is done with the fact that there are many types of handlers.

Applicant may also wish to address other features such as billing, messaging etc..